

2. Home lending, by type and purpose of loan and by type of lender, 1996

Percent distribution, by number of loans¹

Purpose of loan	Type of lender				Total
	Commercial bank	Savings association	Credit union	Mortgage company ²	
Home purchase	20.9	18.9	1.7	58.4	100
FHA-insured	8.3	9.5	.2	82.1	100
VA-guaranteed . . .	9.4	9.6	2.0	79.1	100
FmHa-insured	14.2	8.4	.1	77.2	100
Conventional	24.6	21.8	2.0	51.5	100
Home refinancing . .	31.9	16.0	4.1	48.0	100
Home improvement .	62.7	7.0	11.3	19.0	100
Multifamily ³	52.4	39.7	.6	7.3	100
Total	31.0	16.2	3.9	48.9	100

1. In this and subsequent tables components may not sum to totals because of rounding.

2. Includes independent mortgage companies and mortgage companies affiliated with a commercial bank or savings association.

3. Dwellings for five or more families

SOURCE. FFIEC, Home Mortgage Disclosure Act data.